

Notice of Allowability	Application No.	Applicant(s)
	10/041,954	AHLES ET AL.
	Examiner	Art Unit
	Frantzy Poinvil	3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to the remarks filed 2/1/2007.
2.  The allowed claim(s) is/are 1-61.
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application
6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

  
 FRANTZY POINVIL  
 PRIMARY EXAMINER  
 Au 3692

## DETAILED ACTION

### *Allowable Subject Matter*

1. The following is an examiner's statement of reasons for allowance:

The prior art taken alone or in combination failed to teach or suggest in a method or system of assessing risk associated with financial transaction, provisionally authorizing acceptance of a promissory payment by a merchant but holding delivery of the purchased goods or vendibles, obtaining additional financial data about the customer during a pre-selected period of time to determine if the risk value can be positioned within a second classification and authorizing delivery of the vendibles after the pre-selected period of time when the additional financial data about the customer indicates that the risk value can be positioned in the second classification as recited in independent claim 1.

The prior art taken alone or in combination failed to teach or suggest instructing a merchant to accept a promissory payment from a customer but to delay delivery of the vendibles for a period of time, wherein during the period of time, additional financial information about the customer is obtained to re-assess the risks involved and authorizing delivery of the vendibles after the period of time when the additional financial data about the customer indicates that the risk score can be positioned in a low classification of risk as recited in independent claim 18.

The prior art taken alone or in combination failed to teach or suggest delaying delivery of a merchant vendibles for a period of time when an Internet based financial transaction is provisionally authorized, wherein additional transaction information is obtained from the customer during the period of time to determine if the Internet based financial transaction can be

classified as low risk and authoring delivery of the merchant vendibles after the period of time when the additional transaction information from the customer indicates that the risk score of the Internet based financial transaction can be classified as low risk as recited in independent claim 32.

The prior art taken alone or in combination failed to teach or suggest a communications component that is configured to communicate with a merchant wherein the communication component notifies the merchant at a point of sale, and wherein the notification instructs the merchant to accept the tendered promissory payment but to delay delivery of the vendibles for a period of time, wherein, during the period, additional financial data about the customer is obtained via an interface device to reassess the risk associated with the financial transaction as recited in independent claim 43.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richard Chilcot can be reached on (571) 272-6777. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



**Frantzy Poinvil**  
**Primary Examiner**  
**Art Unit 3692**

FP  
April 3, 2007